

amendments to the specification. In anticipation of approval, formal drawings are submitted herewith for consideration.

A fee calculation sheet for the newly added claims along with authorization to charge a deposit account in the amount of the calculated fee are submitted herewith. Additionally, in accordance with 37 C.F.R. 1.136(a), a one-month extension of time is submitted herewith to extend the due date of the response to the Office Action dated July 5, 2002 for the above-identified patent application from October 5, 2002 through and including November 5, 2002. In accordance with 37 C.F.R. 1.17(a)(2), authorization to charge a deposit account in the amount of \$110.00 to cover this extension of time request also is submitted herewith.

Claims 1-18 are pending in this application. Claims 1-9 have been rejected. Claims 10-18 are newly added.

The objection to the drawings for illegible labeling is respectfully traversed. Applicants have submitted herewith for approval formal drawings which clearly show each item described in the specification. No new matter has been added. Accordingly, Applicants respectfully request that the objection to the drawings for illegible labeling be withdrawn.

The objection to Figures 16 and 17 for failing to show step 400 (virtual printer) is respectfully traversed. Applicants respectfully submit that the item described in the present application with reference character 400 is not a step, but instead is a virtual printer. Virtual printer 400 is described in the present application and shown in Figure 18. The paragraphs in the specification that describe Figures 16 and 17 describe "a virtual printer (e.g., virtual printer 400 described below)". Accordingly, Applicants respectfully submit that virtual printer 400 does not have to be shown in Figures 16 and 17 because it is described in the specification and shown in Figure 18. Accordingly, Applicants respectfully request that the objection to Figures 16 and 17 for failing to show virtual printer 400 be withdrawn.

The objection to the drawings under 37 CFR 1.84(p)(5) is respectfully traversed. More specifically, the objection to Figures 3, 16, 17, and 21 under 37 CFR 1.84(p)(5) is respectfully

traversed. With respect to the objection to Figure 3, account manager work station 26, collateral analyst work station 28, and portfolio manager work station 30 are all described in the specification to the present application (see page 4, lines 15-28) and are also shown in Figures 1 and 2. With respect to the objection to Figure 16, “stored 368” is described in the specification to the present application at page 17, lines 26-27. With respect to the objection to Figure 17, “stored 388” is described in the specification to the present application at page 18, line 20. With respect to the objection to Figure 21, “data loading errors 618” is described in the specification to the present application at page 28, lines 10-11. Accordingly, Applicants respectfully request that the objection to the drawings under 37 CFR 1.84(p)(5) be withdrawn.

The objection to the drawings under 37 CFR 1.84(p)(4) is respectfully traversed. More specifically, the Office Action raises objections relating to Figures 3, 5, 14, 15, and 18. Applicants have amended Figures 3, 5, 18, and 19 in response to these objections. Applicants have also amended the specification. No new matter has been added. Applicants respectfully submit that one skilled in the art, after reading the specification in light of the figures, would understand the present application. Accordingly, Applicants respectfully request that the objection to the drawings under 37 CFR 1.84(p)(4) be withdrawn.

The objection to the drawings under 37 CFR 1.84(p)(4) is respectfully traversed. More specifically, the Office Action raises objections relating to reference characters 144 and 146, and Figures 10 and 12. Applicants have amended Figures 9, 10, and 12. Applicants have also amended the specification. No new matter has been added. Applicants respectfully submit that one skilled in the art, after reading the specification in light of the figures, would understand the present application. Accordingly, Applicants respectfully request that the objection to the drawings under 37 CFR 1.84(p)(4) be withdrawn.

For the reasons set forth above, Applicants request that the objections to the drawings be withdrawn.

The rejection of Claims 1-5, 8, and 9 under 35 U.S.C. § 103(a) as being unpatentable over Kitain et al. (U.S. Patent No. 5,864,871) ("Kitain") is respectfully traversed.

Applicants respectfully submit that Kitain does not describe nor suggest the claimed invention. Kitain neither describes nor suggests a method for submitting a report from an accounting system to a server that includes generating at the accounting system a report having a defined format, determining at the server the defined format of the report, and extracting via the server information from the report based on the defined format to generate at least one exhibit to the report wherein the exhibit summarizes specific information included in the report. In addition, there is no evidence that, in light of the cited art, one of ordinary skill in the art would be taught or motivated to submit a report from an accounting system to a server as recited in the present invention.

Kitain describes an integrated computer-implemented corporate information delivery system. A database (10) stores research reports produced by and received electronically from brokerage firms. A database (12) also stores corporate information about a number of corporations. Each item of corporate information is produced by and received electronically from one of the corporations about that corporation. Authorization information, also known as entitlements (1020), specifies who is authorized to access each research report or item of corporate information. An entitlement subsystem (930) allows the contributor of the research report or item of corporate information to dynamically change, on-line, the entitlement status of any or all users/subscribers. A research delivery module (611) allows a user to submit a query and receive query results listing research reports and corporate information satisfying the query and that the user is authorized to access. A corporate register module (613) outputs corporate information, the corporate information output according to a common format. The corporate information may be distributed via the Internet.

Claim 1 recites a method for submitting a report from an accounting system to a server, wherein a local file system is coupled to the accounting system, and wherein the method includes "generating at the accounting system a report having a defined format...exporting the report

from the accounting system to a local file system...submitting the report from the local file system to the server...determining at the server the defined format of the report...and extracting via the server information from the report based on the defined format to generate at least one exhibit to the report, the at least one exhibit summarizing specific information included in the report.

Kitain does not describe nor suggest a method for submitting a report from an accounting system to a server, wherein a local file system is coupled to the accounting system, and wherein the method includes generating at the accounting system a report having a defined format, exporting the report from the accounting system to a local file system, submitting the report from the local file system to the server, determining at the server the defined format of the report, and extracting via the server information from the report based on the defined format to generate at least one exhibit to the report wherein the at least one exhibit summarizes specific information included in the report.

More specifically, Kitain does not describe nor suggest a method for submitting a report from an accounting system to a server that includes generating at the accounting system a report having a defined format, determining at the server the defined format of the report, and extracting via the server information from the report based on the defined format to generate at least one exhibit to the report. Rather, Kitain describes an integrated computer-implemented corporate information delivery system.

Although Kitain discusses at column 11, lines 62-67 that the corporate information delivery system provides that a “contributor simply completes a form (a document profile) displayed on the screen of the contributor workstation 14, 16, 18 and,...transfers the report, along with the information in the completed form, to the central site 1”, Kitain does not describe nor suggest generating at an accounting system a report having a defined format, determining at a server the defined format of the report, and extracting via the server information from the report based on the defined format to generate at least one exhibit to the report wherein the exhibit summarizes specific information included in the report. More specifically, Kitain does

not describe nor suggest a report having a defined format that can be determined such that information can be extracted via the server from the report to generate at least one exhibit to the report. Accordingly, Applicants respectfully submit that Claim 1 is patentable over Kitain.

Claims 2-5 depend, directly or indirectly, from independent Claim 1 which is submitted to be in condition for allowance. When the recitations of Claims 2-5 are considered in combination with the recitations of Claim 1, Applicants respectfully submit that dependent Claims 2-5 are also patentable over Kitain.

Claim 8 recites a system that includes an accounting system that is coupled to a local file system, and a server for communicating with the local file system, wherein the accounting system is configured to “generate a report having a defined format and export the report to said local file system, said server configured to determine said defined format and extract information from the report based on said defined format to generate at least one exhibit relating to the report wherein the exhibit summarizes specific information included in the report.”

Kitain does discuss a system that enables a contributor to complete a form (a document profile) displayed on a screen of a contributor workstation and transfer a report, along with the information in the completed form, to a central site. However, Kitain does not describe nor suggest a system that includes an accounting system that is coupled to a local file system, and a server for communicating with the local file system, wherein the accounting system is configured to generate a report having a defined format and export the report to the local file system, and the server is configured to determine the defined format and extract information from the report based on the defined format to generate at least one exhibit relating to the report wherein the exhibit summarizes specific information included in the report.

More specifically, Kitain does not describe nor suggest a system that includes an accounting system that is configured to generate a report having a defined format and export the report to a local file system, and a server that is configured to determine the defined format and extract information from the report based on the defined format to generate at least one exhibit

relating to the report. Rather, Kitain describes an integrated computer-implemented corporate information delivery system that enables a contributor to complete a form and transfer a report, along with the information in the completed form, to a central site. Accordingly, Applicants respectfully submit that Claim 8 is patentable over Kitain.

Claim 9 depends from independent Claim 8 which is submitted to be in condition for allowance. When the recitations of Claim 9 are considered in combination with the recitations of Claim 8, Applicants respectfully submit that dependent Claim 9 is also patentable over Kitain.

Moreover, Applicants respectfully submit that the Section 103 rejection of Claims 1-5, 8, and 9 is not a proper rejection. The mere assertion that such an apparatus would have been obvious to one of ordinary skill in the art does not support a prima facie obvious rejection. Rather, each allegation of what would have been an obvious matter of design choice must always be supported by citation to some reference work recognized as standard in the pertinent art, and Applicants given an opportunity to challenge the correctness of the assertion or the reputation of the cited reference. Applicants have not been provided with the citation to any reference supporting the combination made in the rejection. The rejection, therefore, fails to provide the Applicants with a fair opportunity to respond to the rejection, and fails to provide the Applicants with the opportunity to challenge the correctness of the rejection. Therefore, Applicants respectfully request that the Section 103 rejection be withdrawn.

For the reasons set forth above, Applicants respectfully request that the rejection of Claims 1-5, 8, and 9 under 35 U.S.C. § 103(a) be withdrawn.

The rejection of Claims 6 and 7 under 35 U.S.C. § 103(a) as being unpatentable over Kitain in view of Aoki (U.S. Patent No. 6,369,907) is respectfully traversed.

Kitain is described above. Aoki describes a network system (10) for connecting a printer (40) to one network. System (10) includes a client printer (40d) and a server device (20b) which are connected through a communication line. Client printer (40d) performs an ability information inquiry (70) to other devices on the network. Based upon ability information inquiry

(70), a virtual printer information disclosing unit (67) discloses virtual printer information (114) to a PC (14). PC (14) transmits printing data to client printer (40d) and performs a printing request, based upon virtual printer information (114). Client printer (40d) which has received the printing request which exceeds its own original ability determines a server device from which to request processing, based upon ability information (70). Printer (40d) requests the server device to process the printing data, receives the processed printing data, and performs printing.

Claim 6 recites a method for submitting a report from an accounting system to a server, wherein the accounting system includes a virtual printer, and wherein the method includes “generating at the accounting system a report having a specified format...transmitting the report from the accounting system to the server via the virtual printer...and extracting via the server information from the report based on the specified format to generate at least one exhibit to the report, the at least one exhibit summarizing specific information included in the report.”

Although Kitain describes a corporate information delivery system that enables a contributor to complete a form (a document profile) displayed on a screen of a contributor workstation and transfer the report, along with the information in the completed form, to a central site, Kitain does not describe nor suggest a method for submitting a report from an accounting system to a server, wherein the accounting system includes a virtual printer, and wherein the method includes generating at the accounting system a report having a specified format, transmitting the report from the accounting system to the server via the virtual printer, and extracting via the server information from the report based on the specified format to generate at least one exhibit to the report wherein the at least one exhibit summarizes specific information included in the report.

Additionally, although Aoki does describe a network system for connecting a printer to one network that includes a virtual printer information disclosing unit and virtual printer information, Aoki does not describe nor suggest a method for submitting a report from an accounting system to a server that includes generating at the accounting system a report having a specified format, transmitting the report from the accounting system to the server via a virtual

printer, and extracting information from the report based on the specified format to generate at least one exhibit to the report.

Neither Kitain nor Aoki, considered alone or in combination, describe nor suggest a method for submitting a report from an accounting system to a server, wherein the accounting system includes a virtual printer, and wherein the method includes generating at the accounting system a report having a specified format, transmitting the report from the accounting system to the server via the virtual printer, and extracting via the server information from the report based on the specified format to generate at least one exhibit to the report that summarizes specific information included in the report. Accordingly, Applicants respectfully submit that Claim 6 is patentable over Kitain in view of Aoki.

Furthermore, even assuming, arguendo, that there is motivation to combine Kitain and Aoki, which Applicants deny for the reasons set forth below, the combination of Kitain and Aoki does not describe nor suggest a method for submitting a report from an accounting system to a server that includes generating at the accounting system a report having a specified format, transmitting the report from the accounting system to the server via a virtual printer, and extracting via the server information from the report based on the specified format to generate an exhibit relating to the report. Accordingly, Applicants respectfully submit that Claim 6 is patentable over Kitain in view of Aoki.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claim 6 be withdrawn.

Claim 7 depends from independent Claim 6 which is submitted to be in condition for allowance. When the recitations of Claim 7 are considered in combination with the recitations of Claim 6, Applicants respectfully submit that dependent Claim 7 is also patentable over Kitain in view of Aoki.

Notwithstanding the above, the rejection of Claims 6 and 7 under 35 U.S.C. § 103(a) as being unpatentable over Kitain in view of Aoki is further traversed on the grounds that the



Section 103 rejection of the presently pending claims is not a proper rejection. Obviousness cannot be established by merely suggesting that it would have been obvious to one of ordinary skill in the art to modify Kitain using the teachings of Aoki. More specifically, as is well established, obviousness cannot be established by combining the teachings of the cited art to produce the claimed invention, absent some teaching, suggestion, or incentive supporting the combination. It is impermissible to use the claimed invention as an instruction manual or "template" to piece together the teachings of the prior art so that the claimed invention is rendered obvious. Specifically, one cannot use hindsight reconstruction to pick and choose among isolated disclosures in the prior art to deprecate the claimed invention. Further, it is impermissible to pick and choose from any one reference only so much of it as will support a given position, to the exclusion of other parts necessary to the full appreciation of what such reference fairly suggests to one of ordinary skill in the art.

As the Federal Circuit has recognized, obviousness is not established merely by combining references having different individual elements of pending claims. Ex parte Levengood, 28 U.S.P.Q.2d 1300 (Bd. Pat. App. & Inter. 1993). MPEP 2143.01. Rather, there must be some suggestion, outside of Applicants' disclosure, in the prior art to combine such references, and a reasonable expectation of success must be both found in the prior art, and not based on Applicants' disclosure. In re Vaeck, 20 U.S.P.Q.2d 1436 (Fed. Cir. 1991). In the present case, neither a suggestion or motivation to combine the prior art disclosures, nor any reasonable expectation of success has been shown.

Neither Kitain nor Aoki, considered alone or in combination, describe nor suggest the claimed combination. Rather, the present Section 103 rejection is based on a combination of teachings selected from multiple patents in an attempt to arrive at the claimed invention. Specifically, Kitain is cited for teaching a method for submitting a report. Aoki is cited for teaching a virtual printer. Since there is no teaching, suggestion or motivation for the combination of Kitain and Aoki, the Section 103 rejection appears to be based on a hindsight reconstruction in which isolated disclosures have been picked and chosen in an attempt to

deprecate the present invention. Of course, such a combination is impermissible, and for this reason alone, Applicants request that the Section 103 rejection of Claims 6 and 7 be withdrawn.

For the reasons set forth above, Applicants respectfully request that the Section 103 rejection of Claims 6 and 7 be withdrawn.

Newly added Claims 10-13 depend from independent Claim 1, which is believed to be in condition for allowance and patentable for the reasons set forth above. When the recitations of Claims 10-13 are considered in combination with the recitations of independent Claim 1, Applicants submit that dependent Claims 10-13 are also patentable over the cited art.

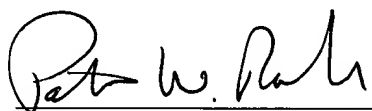
Newly added Claims 14-15 depend from independent Claim 6, which is believed to be in condition for allowance and patentable for the reasons set forth above. When the recitations of Claims 14-15 are considered in combination with the recitations of independent Claim 6, Applicants submit that dependent Claims 14-15 are also patentable over the cited art.

Newly added Claim 16 depends from independent Claim 8, which is believed to be in condition for allowance and patentable for the reasons set forth above. When the recitations of Claim 16 are considered in combination with the recitations of independent Claim 8, Applicants submit that dependent Claim 16 is also patentable over the cited art.

Newly added Claim 17 is an independent claim which is believed to be in condition for allowance. Since none of the cited references teach or suggest the system recited in Claim 17, Applicants submit that independent Claim 17 is also patentable over the cited art. Additionally, newly added Claim 18 depends from newly added Claim 17, which is believed to be in condition for allowance and patentable. When the recitations of Claim 18 are considered in combination with the recitations of Claim 17, Applicants submit that dependent Claim 18 is also patentable over the cited art.

In view of the foregoing amendments and remarks, all the claims now active in the application are believed to be in condition for allowance. Favorable action is respectfully solicited.

Respectfully Submitted,

A handwritten signature in dark ink, appearing to read "Patrick W. Rasche", written over a horizontal line.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Dixon, III et al.

Serial No.: 09/391,772

Filed: September 8, 1999

For: METHODS AND APPARATUS  
FOR SUBMITTING  
INFORMATION TO AN  
AUTOMATED LENDING  
SYSTEM



Art Unit: 3624

Examiner: Ella Colbert

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**SUBMISSION OF MARKED UP PARAGRAPHS AND CLAIMS**

Commissioner for Patents  
Washington, D.C. 20231

Submitted herewith are marked up Paragraphs and Claims in accordance with 37 C.F.R.  
1.121(b)(1)(ii) and 1.121(c)(1)(ii).

IN THE SPECIFICATION

Please replace the paragraph beginning on page 3, line 9, and ending on page 3, line 10,  
with the following replacement paragraph.

Figures 21A-21C [is] show an activity diagram for monitoring accounts receivable,  
accounts payable, and inventory;

Please replace the paragraph beginning on page 3, line 11, and ending on page 3, line 12,  
with the following replacement paragraph.

Figures 22A-22C [is] show an activity diagram for facsimile-based client report submission;

Please replace the paragraph beginning on page 3, line 11, and ending on page 3, line 12, with the following replacement paragraph.

Figures 23A-22B [is] show an activity diagram for processing cash advance requests;

Please replace the paragraph beginning on page 7, line 24, and ending on page 7, line 28, with the following replacement paragraph.

Fax server 52 receives collateral information from customers that the customers have in paper form (e.g., bills of lading, paper copies of invoices) and then routes this information in electronic form to data repository 100, e.g., to the [document] process management and workflow [process engine] manager 102. Additional details regarding fax server 52 are set forth below.

Please replace the paragraph beginning on page 9, line 14, and ending on page 9, line 23, with the following replacement paragraph.

Referring again particularly to the drawings, Figure 4 is a class diagram illustrating a general information model [120] 130. As shown in Figure 4, there are a variety of loan types, e.g., asset based loan [122] 131, term loan [124] 132, factoring loan [126] 133. Some loan types, such as factoring loan [126] 133, have further sub-classes, e.g., recourse factoring loan [128] 134 and non-recourse factoring loan [130] 135. Each loan type has its own requirements in terms of defining collateral, computing availability, payment, and processing terms, for example. Additional loan types can be added to the system by sub-classing a ClientLoan object [132] 136 and building any additional classes required to define and track the loan.

Please replace the paragraph beginning on page 10, line 14, and ending on page 10, line 19, with the following replacement paragraph.

Figure 9 is a class diagram for an accounts receivable model 220. The InvoiceAdjustment 166, ARInvoice 186, and ARPayment 206 objects are used to track accounts receivable information [146] 144 and to reconcile invoices and payments. These objects are also used by higher level analysis and reporting tools (e.g., to determine ineligibles, for fraud detection, risk management, and on-site client audits).

Please replace the paragraph beginning on page 11, line 3, and ending on page 11, line 9, with the following replacement paragraph.

Figure 12 is a class diagram 280 for relationships between models for monitoring accounts payable [144] 146, accounts receivables [146] 144, and inventory 262. A NoticeOfRevolvingCreditAdvance 282 object is used to process cash advances based on current loan availability for borrowing. A BorrowingBaseCertificate 284 object is used to monitor accounts payable, accounts receivable, ineligibles, and inventory to update and track the current ABL loan availability for borrowing.

Please replace the paragraph beginning on page 16, line 6, and ending on page 16, line 15, with the following replacement paragraph.

Specifically, at some time (after logging in), the user checks to determine whether reports are due 322. The user can enter their accounting system with the knowledge of what reports he/she must produce and must produce a report in the exact format specified 324. After generating the desired report, the user then exports the report to their local file system (or one visible to the browser) 326. From the browser, the user selects to send the generated report 328. The received report [will be] is stored 330 in a database [330]. The reports are viewable by designated personnel. Exhibit information is then extracted 332 from the defined report format. The exhibits are stored 334 for review by the appropriate personnel.

Please replace the paragraph beginning on page 22, line 17, and ending on page 22, line 28, with the following replacement paragraph.

Referring to Figure 19, print scraping is performed by application server 14, process management and workflow [system] manager 102, and an engine, sometimes referred to as a mapping and translation engine 500, such as the commercially available tools from Data Junction, which contain a suite of applications for defining grammars to parse files of non-uniform structure in order to perform print-scraping. The text extraction, in the exemplary embodiment, is performed by a commercially available system such as the known Cambio system. Once a script has been defined, the file can be parsed and pertinent data can be extracted, manipulated, mapped and transformed into a variety of output formats including direct inputs over ODBC into relational databases (e.g., an Oracle database) or output into a structured text file, such as an XML file.

Please replace the paragraph beginning on page 24, line 1, and ending on page 24, line 8, with the following replacement paragraph.

After the file has been preprocessed as described, and if there are preprocessing errors 506, a preprocessing error 508 message is generated, the execution flow through the processing pipeline is halted, and control is returned with the error condition to [workflow and] process management and workflow manager 102. If there are no errors, and if the file needs to be segmented 510, a segmenting process 512 is initiated. If no segmentation is needed, the file is submitted with the data retrieved about known filetypes from data repository 100 to a file recognition process 514.

Please replace the paragraph beginning on page 24, line 27, and ending on page 25, line 15, with the following replacement paragraph.

For file recognition 514, a list of known file types is retrieved from data repository 100 for the specific user who submitted the document. This list along with the preprocessed file is submitted to a screening algorithm which scans the file against a list of regular expressions contained within the list of known file types. The scanning algorithm searches for a match between the content of the preprocessed file and one of the stored regular expressions. If a file

has gone through the entire set of regular expressions for the given user and no match is made 516, control is returned to [workflow and] process management and workflow manager 102 with an error message 518. If a file has gone through the set of known regular expressions and the file matches more than one regular expression in the set, an error 518 is sent and control is returned to [workflow and] process management and workflow manager 102 indicating that the file could not be recognized. In this case, the filetype is ambiguous since it has matched more than one regular expression and therefore, a decision about which extraction and mapping/translation scripts to select can not be made. If a file is successfully matched with a corresponding regular expression, then the file, the data extraction script, and a translation script are passed on to a text extraction process 520.

Please replace the paragraph beginning on page 25, line 21, and ending on page 25, line 27, with the following replacement paragraph.

Data extracted during text extraction 520 is then mapped and translated 524 into an intermediate format. This process uses a script that dictates how to map the extracted data to the intermediate file format. If successful 526, the parsed data are then passed to [workflow and] process management and workflow manager 102 for further processing 528. If errors occur during the mapping and translation of the extracted data, then a message 530 is sent and control is returned to [workflow and] process management and workflow manager 102.

Please replace the paragraph beginning on page 27, line 14, and ending on page 28, line 17, with the following replacement paragraph.

Referring now specifically to the drawings, Figures 21A-21C [is] show an activity diagram for monitoring accounts receivable, accounts payable, inventory, trading partners, chart of accounts, invoices, and payments. Activities are located in respective columns based on the system that performs the activity, and the columns correspond to a client user system 560, a legacy accounting system 562, a report submission system 564, a web server 566, a process management and workflow system 568, a document management system 570, an automated



document loading system 572, an online data repository system 574, a back office system 576, and a quality control system 578. Upon initiation of operations 580, user 560 reviews and approves the financial information 582. Accounting system 562 then generates a financial report 584, and a connection with web server 566 is established 586. An authentication routine 588 authenticates the user/client 590. Once authenticated 592, the financial report is transmitted 594 and web server 566 receives the report 596. Activities 586, 588, 592, and 594 correspond to the client report submission process described above. Process management and workflow system 568 then starts financial report processing 598 and records receipt of the report 600. The report is archived 602 in document management system 570. Financial information is then extracted 604, and a print scrape report 606 is generated, e.g., in accordance with the print scraping process described hereinbefore. If there are processing errors 608, then quality control system 578 reviews and corrects extraction problems 610, and another print scrape report 606 is generated. If there are no extraction errors, then extraction is complete 612. The financial information is then loaded into the data repository 614, and once loaded 616, and if there are data loading errors 618, then quality control system 578 reviews and corrects any errors 620 and the financial information is again loaded 616. If there are no errors, then process management and workflow system 568 loads collateral information 622, e.g., A/R, A/P, and inventory information. The client information is updated 624, and the updated financial information is merged with account details 626. In addition, the back office systems are updated 628, and client availability information 630 also is updated. Processing is then complete 632.

Please replace the paragraph beginning on page 28, line 18, and ending on page 29, line 10, with the following replacement paragraph.

Figures 22A-22C [is] show an activity diagram for a facsimile-based client report submission. Activities are located in respective columns based on the system that performs the activity, and the columns correspond to a client user 640, an outbound fax machine system 642, an inbound fax server 644, a process management and workflow system 646, a document management system 648, a collateral analyst 650, and a data repository system 652. Upon

starting operations 654, user 640 determines whether it has the required paper collateral 656. The collateral is then sent via fax 658, and is received 660 by inbound fax server 644. Upon receipt 662, the fax documents are compressed 664, and the compressed documents and the sender's station identifier are sent 666 to system 646. Upon receipt of this information 668, system 646 then records the document based on the sender identifier 670, e.g., caller identification of phone or station identifier for fax machine, and the collateral document is archived 672. The document is then placed in a queue for review 674. Once the document review process is initiated 676, then collateral analyst 650 is prompted to review the document 678. The document is then pulled for review 680, and the document is matched with the client financial information 682 and a link is established between the document and the corresponding financial information 684. The collateral document also is archived with the matched financial information 686. The processing is then complete 688. An example of the matching process is matching a bill of lading with an invoice.

Please replace the paragraph beginning on page 29, line 26, and ending on page 30, line 14, with the following replacement paragraph.

Figures 23A-23B [is] show an activity diagram for processing cash advance requests. Activities are located in respective columns based on the system that performs the activity, and the columns correspond to a client user web browser 700, a web server 702, a process management and workflow system 704, a document management system 706, an online data repository 708, and back office system 710. Upon starting operations 712, the client determines a need to borrow money 714. The client then connects to the web server 716, and authenticates to the server 718. Web server 702 then authenticates the client 720. Once authenticated 722, the user initiates a request for a cash advance 724. The request is forwarded 726 by server 702, and a cash advance request is created 728 by system 704. The cash advance request is recorded 730 and archived 732 by document management system 706. The current collateral information of the client is then evaluated 734, including a review of the status of current collateral 736. If the collateral is not up-to-date 738, then updated collateral information is provided 740 using the

electronic report submission process (described above) and another evaluation is executed 734.

If the collateral is up-to-date, then the current credit status of the client is evaluated 742 by analyzing current credit information 744.

Please replace the paragraph beginning on page 34, line 15, and ending on page 34, line 24, with the following replacement paragraph.

Risk management is accomplished using process management and workflow [engine] manager 102, electronic document management and control system 104, interactive analysis and reporting tools 122, and automated credit analysis and scoring methods. Process management and workflow [engine] manager 102 provide the basis for automating, enforcing, and tracking the defined business processes and rules (e.g., review and approval processes). When the borrowing customer and internal communications are handled electronically, document management system 104 stores and retrieves the information, as well as provides the basis for long-term archival storage of these documents, which also is useful in supporting audits and fulfilling legal obligations.

Please replace the paragraph beginning on page 35, line 6, and ending on page 35, line 10, with the following replacement paragraph.

Reporting tools 122 also generate the reporting information in a variety of formats (HTML, PDF, Excel) and are used for both printing and interactive on-line use. Batch reports are automatically routed to appropriate individuals and roles based on business process and rules defined and executed by the process management and workflow [engine] manager 102.

#### IN THE CLAIMS

Please cancel Claims 3 and 4.

1. (once amended) A method for submitting a report from an accounting system to a server, a local file system being coupled to the accounting system [and accessible by a browser], said method comprising the steps of:

generating at the accounting system a report having a defined format;  
  
exporting the report from the accounting system to a local file system; [and]  
  
submitting the report from the local file system to the server [using the browser];  
  
determining at the server the defined format of the report; and  
  
extracting via the server information from the report based on the defined format to  
generate at least one exhibit to the report, the at least one exhibit summarizing specific  
information included in the report.

5. (once amended) A method in accordance with Claim 1 further comprising the step of extracting information from the report using a print scraping process [information from the report].

6. (once amended) A method for submitting a report from an accounting system to a server, the accounting system including a virtual printer, said method comprising the steps of:

generating at the accounting system a report having a specified format;  
  
transmitting [a] the report from the accounting system to the server via the virtual printer[.]; and  
  
extracting via the server information from the report based on the specified format to  
generate at least one exhibit to the report, the at least one exhibit summarizing specific  
information included in the report.

8. (once amended) A system comprising an accounting system coupled to a local file system, and a server for communicating with [at least one of said accounting system and] said local file system, said accounting system configured to generate a report having a defined format and export the report to said local file system, said server configured to determine said defined format and extract information from the report based on said defined format to generate at least

one exhibit relating to the report wherein the exhibit summarizes specific information included in the report.

Please add the following claims:

10. (newly added) A method in accordance with Claim 1 wherein the local file system is accessible by a browser, and wherein submitting the report from the local file system to the server further comprises submitting the report from the local file system to the server using the browser.

11. (newly added) A method in accordance with Claim 1 wherein generating at the accounting system a report having a defined format further comprises generating at the accounting system a report having a defined format wherein the defined format relates to a specific accounting system.

12. (newly added) A method in accordance with Claim 1 further comprising the step of utilizing a translation service at the server to normalize information included within the report such that the information included in the report is recognizable by the server.

13. (newly added) A method in accordance with Claim 5 wherein extracting information from the report using a print scraping process further comprises:

determining whether preprocessing of the report is needed;

determining whether segmentation of the report is needed, segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable;

performing a document recognition process including scanning the report to determine a file type of the report and comparing the file type to a list of known file types stored in a data repository; and

performing a mapping and translation process on the report including selecting an extraction script based on the document recognition process for extracting and translating data from the report.

14. (newly added) A method in accordance with Claim 6 further comprising the steps of:

determining whether to utilize a translation service to normalize information included in the report; and

utilizing at the server, if needed, a translation service to normalize information included in the report such that the information included in the report is recognizable by the server.

15. (newly added) A method in accordance with Claim 7 wherein print scraping information from the report further comprises:

determining whether preprocessing of the report is needed;

determining whether segmentation of the report is needed, segmentation includes identifying a location of data within the report and relocating data within the report such that the document is recognizable;

performing a document recognition process including scanning the report to determine a file type of the report and comparing the file type to a list of known file types stored in a data repository; and

performing a mapping and translation process on the report including selecting an extraction script based on the document recognition process for extracting and translating data from the report.

16. (newly added) A system in accordance with Claim 8 wherein said server is further configured to utilize a translation service to normalize information included in the report such that the information included in the report is recognizable.

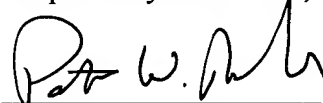
17. (newly added) A system comprising an accounting system including a virtual printer, and a server for communicating with said accounting system, said accounting system configured to generate a report having a specified format and transmit the report to said server via said virtual printer, said server configured to extract information from the report based on said specified format to generate at least one exhibit relating to the report wherein the exhibit summarizes specific data included in the report.

18. (newly added) A system in accordance with Claim 17 wherein said server is further configured to:

determine whether to utilize a translation service to normalize information included in the report; and

utilize, if needed, a translation service to normalize information included in the report such that the information included in the report is recognizable.

Respectfully Submitted,



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St. Louis, Missouri 63102-2740  
(314) 621-5070

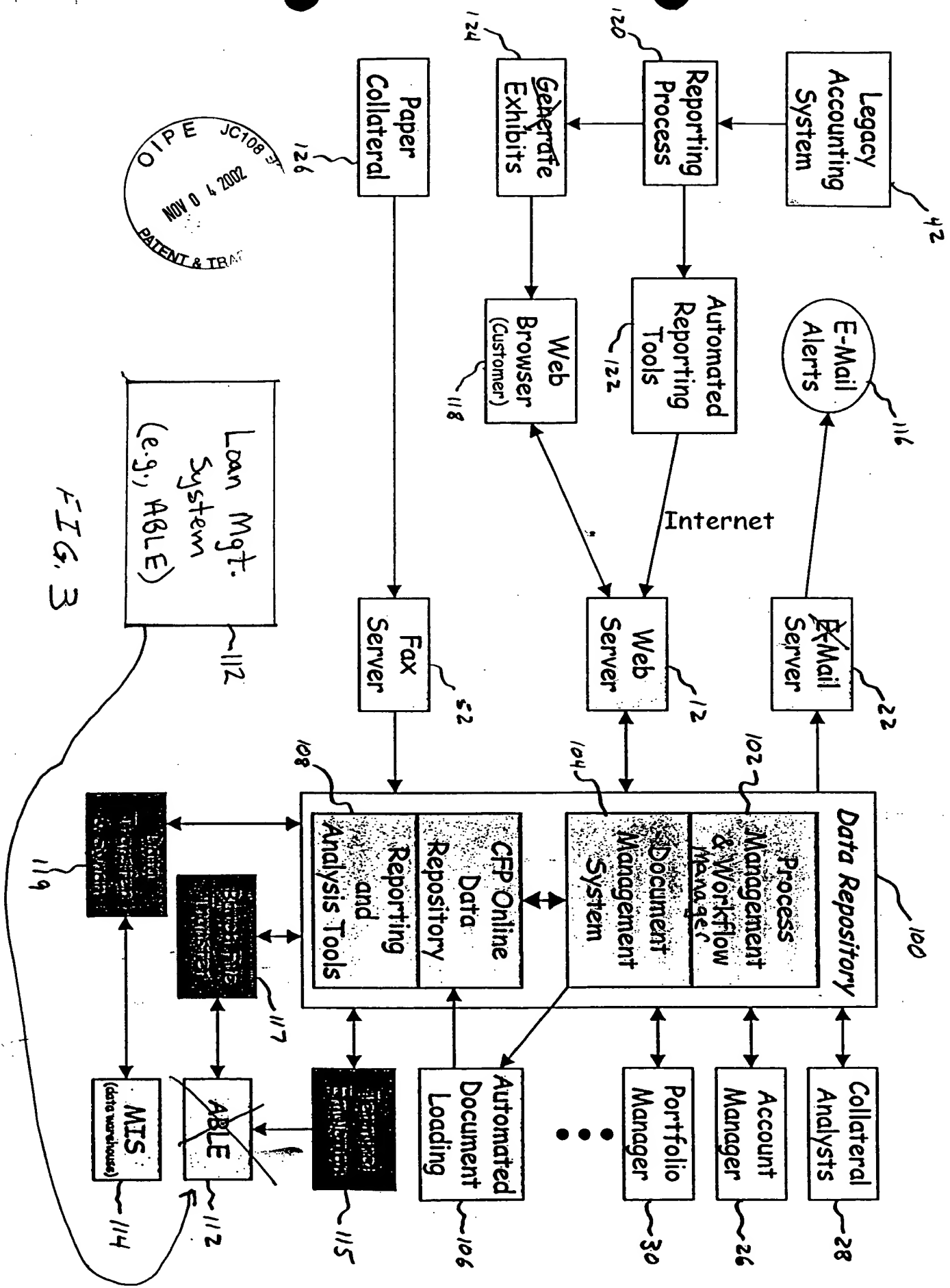
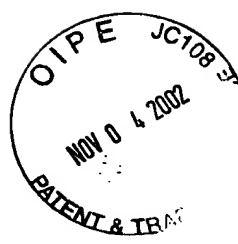


FIG. 3





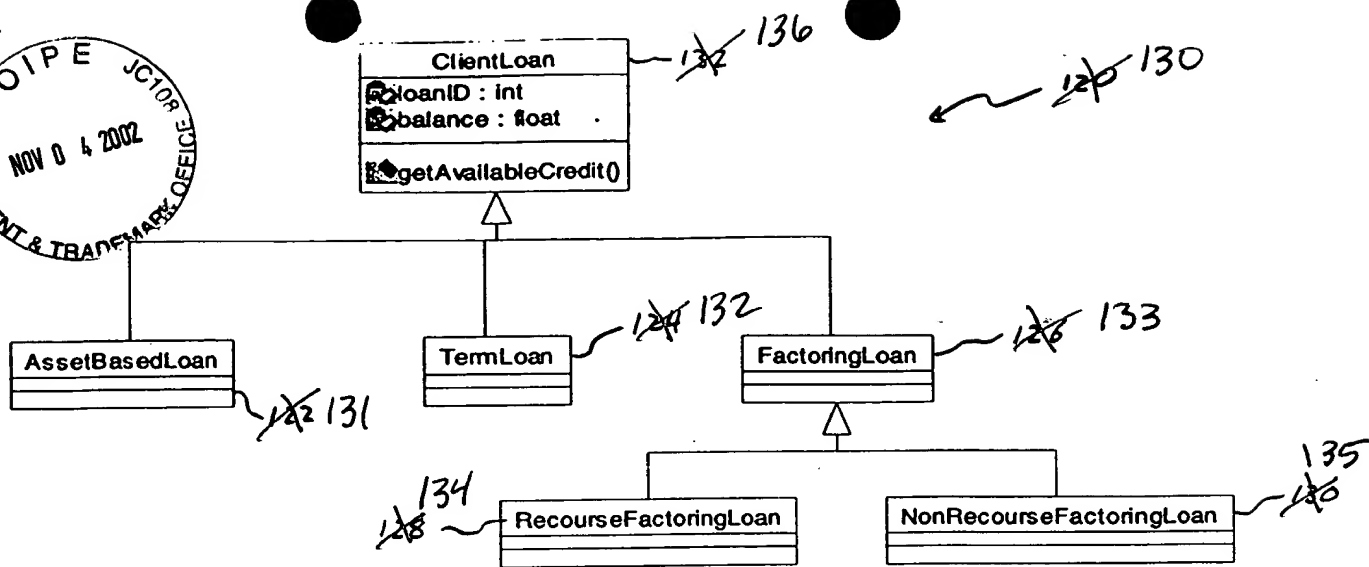
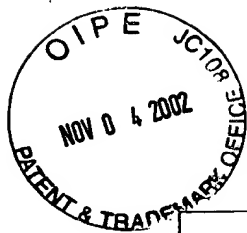


FIG. 4

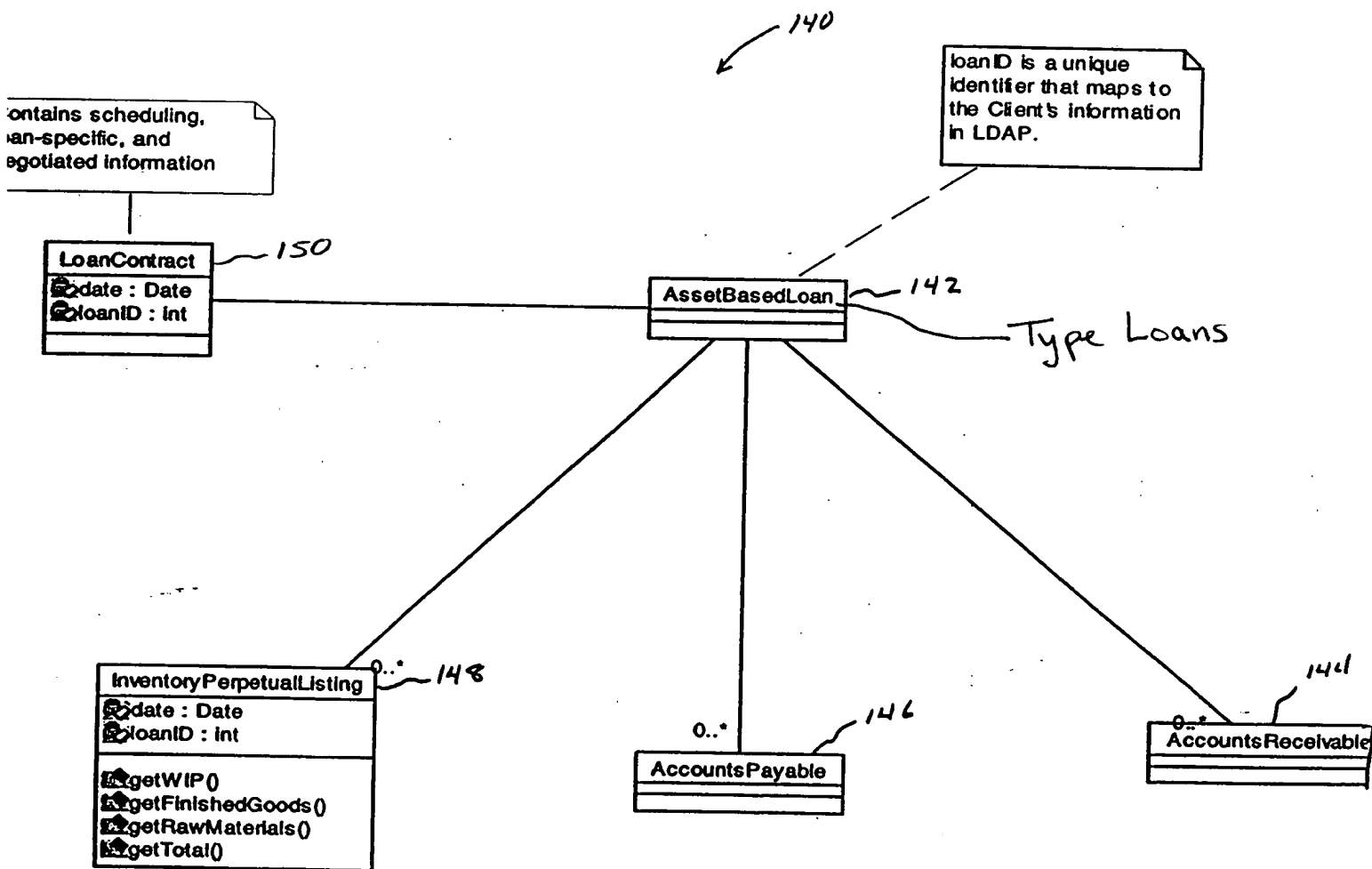


FIG. 5

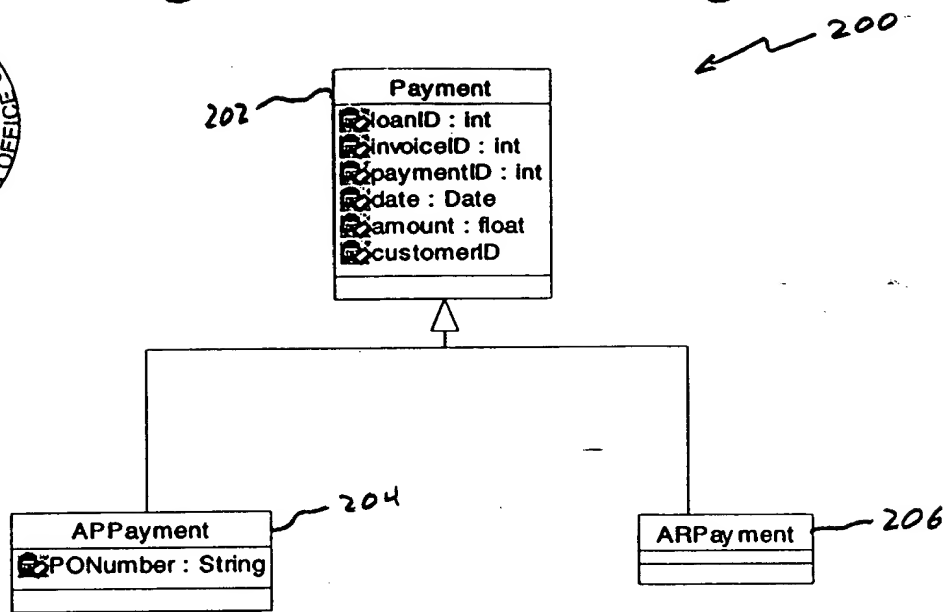


FIG. 8

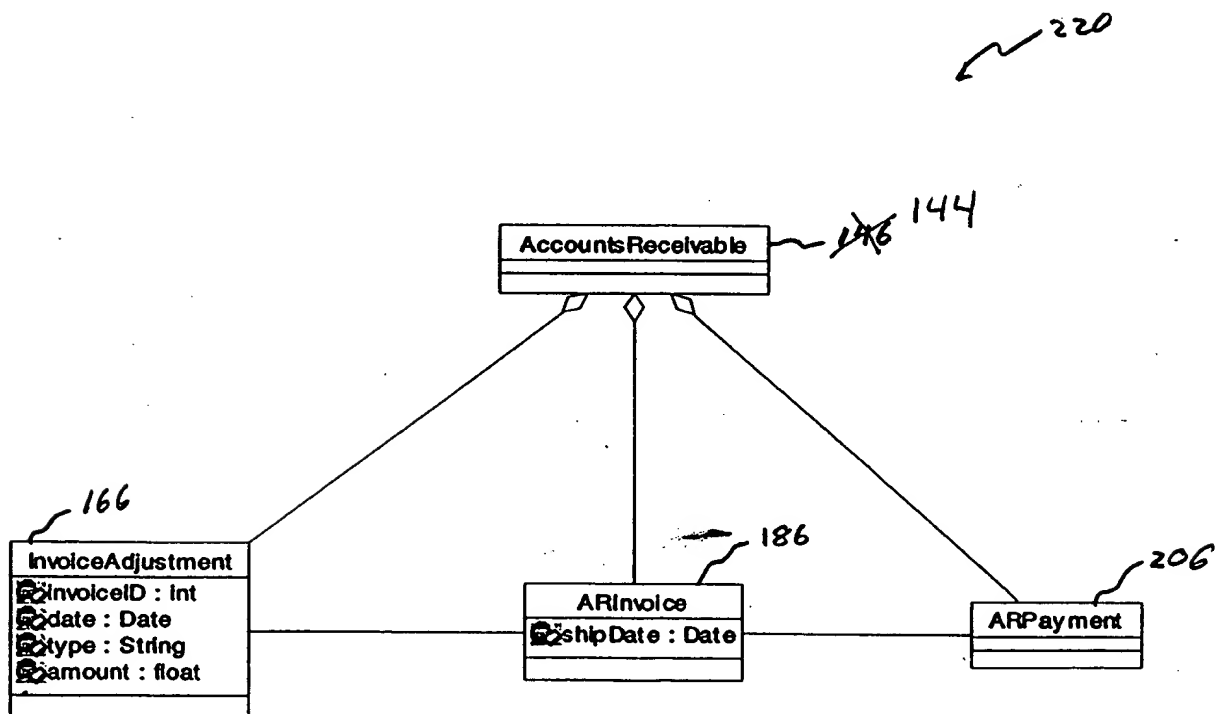


FIG. 9

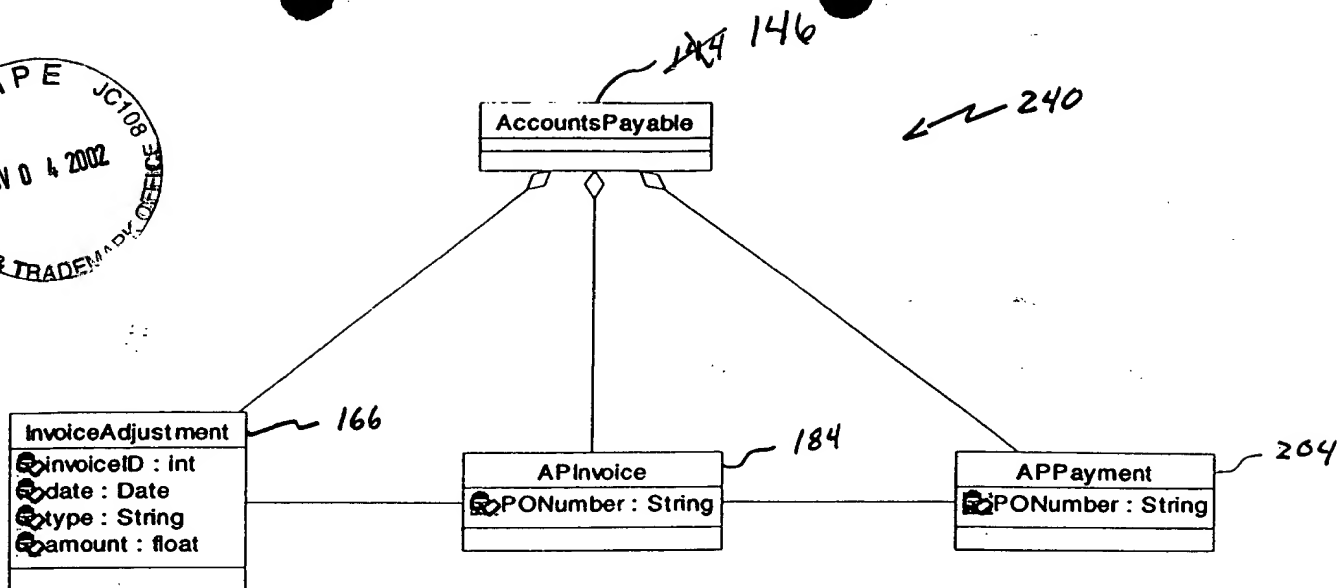


FIG. 10

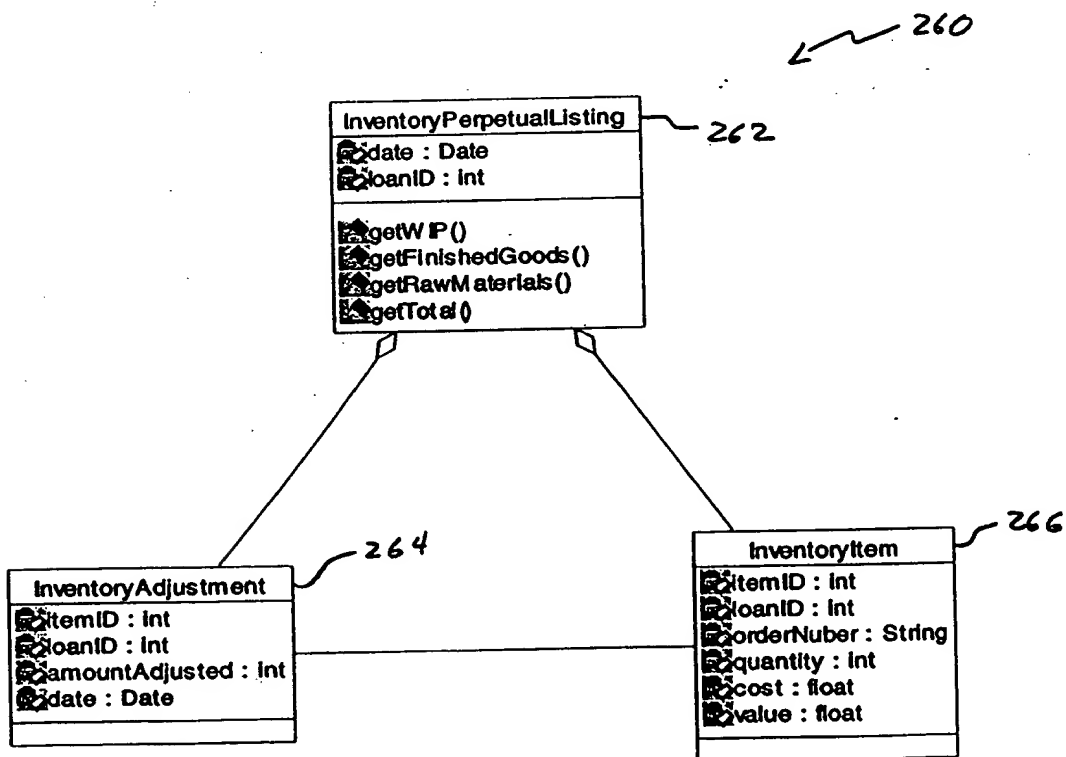


FIG. 11



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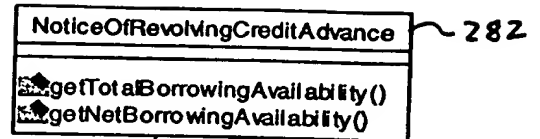
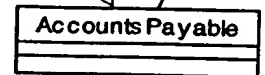
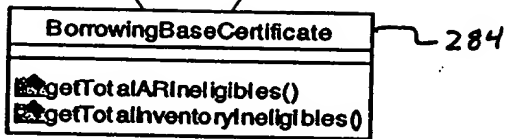
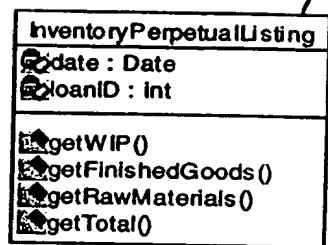


FIG. 12

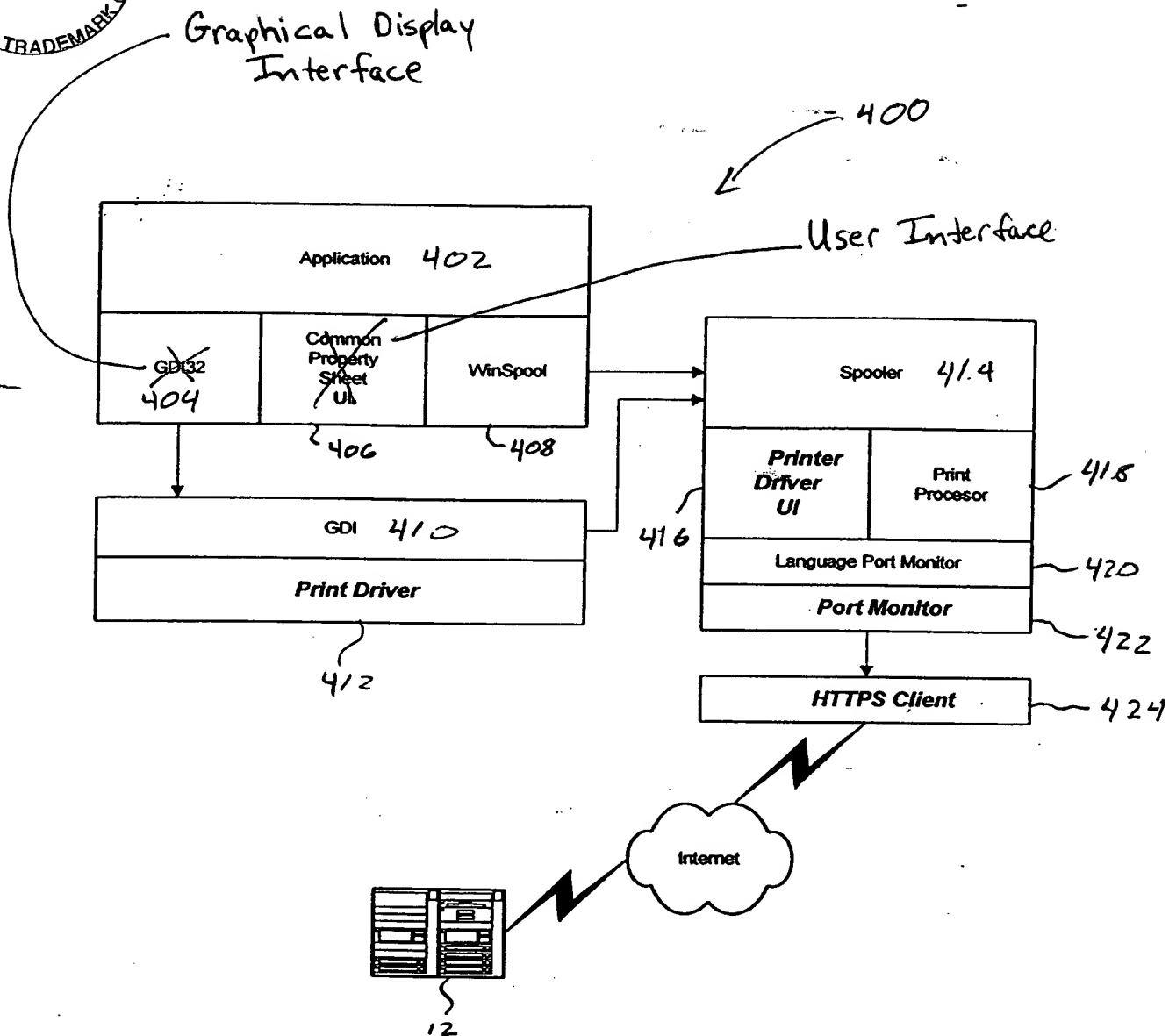


FIG. 18

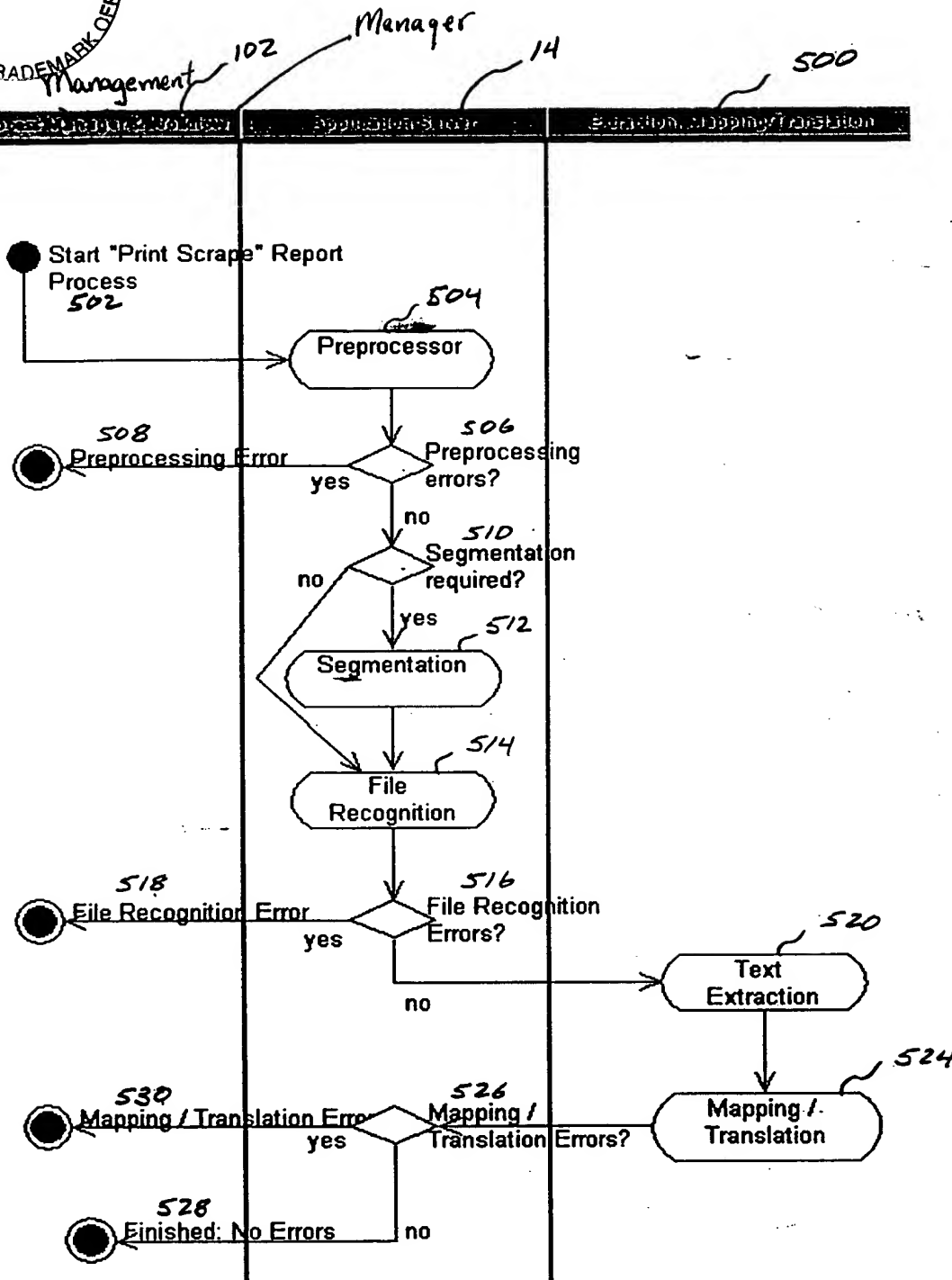


FIG. 19